

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Daniel A. Tealdi et al. Applicant:

Serial No.: Not Yet Assigned

Group Art Unit:

Not Yet Assigned

Filed:

Herewith

Examiner:

Not Yet Assigned

Title:

ONLINE MORTGAGE APPROVAL AND SETTLEMENT SYSTEM AND

METHOD THEREFOR

Express Mail Number: EK878571824US

Date of Deposit: March 9, 2001

I hereby certify that this paper is being deposited with the United States Postal Service "EXPRESS MAIL Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to BOX PATENT APPLICATION, Commissioner for Patents, Washington, D.C. 20231.

Ta-Tanisha L. Moore Signed:

UTILITY APPLICATION TRANSMITTAL LETTER

Commissioner for Patents Washington, D.C. 20231

ATTN.: BOX PATENT APPLICATION

Sir:

Transmitted herewith for filing is the patent application of:

INVENTOR(s):

Daniel A. Tealdi

Matthew S. DeArmey

Dickson Leung

FOR:

ONLINE MORTGAGE APPROVAL AND SETTLEMENT

SYSTEM AND METHOD THEREFOR

Enclosed are:

- [48] pages of specification, claims and abstract
- [18] sheets of informal drawings
- [X] Declaration of Inventors
- [X] Assignment of the application to <u>Integrate Online</u>, <u>Inc</u>.
- [X] Power of Attorney
- [X] Information Disclosure Statement (w/ 15 references)
- [] Preliminary Amendment
- [X] Other Return Postcard

The filing fee is calculated as follows:

(1) For	(2) # filed	(3) # extra	(4) Large Entity Rate	(5) Small Entity Rate	(6) Calculations
Basic Filing Fee			\$710.00	\$355.00	\$355.00
Total Claims	35-20	15	X \$18.00	X \$9.00	\$135.00
Independent Claims	10-3	7	X \$80.00	X \$40.00	\$280.00
Multiple Depender	nt Claim(s) (if app	olicable)			
TOTAL FEE (small entity)					\$770.00

Basic Filing Fee Enclosed	\$770.00
Other Fee(s) Enclosed	
· ·	
TOTAL FEES ENCLOSED:	\$810.00

Two (2) checks totaling the amount of \$810.00 are enclosed. One in the amount of \$770 for the basic filing fee and additional claims; and the other in the amount of \$40.00 for recordation of the assignment document.

The Commissioner is hereby authorized to charge any additional fees and/or any other fees that may be required by this paper to Deposit Account No. <u>07-1896</u>. A duplicate copy of this letter is enclosed.

GRAY CARY WARE & FREIDENRICH Attn: Kyla Harriel Patent Group 3340 Hillview Avenue Palo Alto, CA 94304-1203 (650) 320-7484

Respectfully submitted,

GRAY CARY WARE & FREIDENRICH LLP

Kyla L. Harriel Reg. No.: 41,81

Date:

ate: 5[7]01

Patent Department

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PTO/SB/17 (09-00)

Approved for use through 10/31/2002. OMB 0651-0032
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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$)810.00

Complete if Known				
Application Number	New			
Filing Date	Herewith			
First Named Inventor	Daniel A. Tealdi			
Examiner Name	Unknown			
Group Art Unit	Unknown			
Attorney Docket No.	2102388-900120	/		

METHOD OF PAYMENT		FEE CALCULATION (continued)					
The Commissioner is hereby authorized to charge		3. ADDITIONAL FEES					
indicated fees and credit any overpayments to. Deposit Account Number	Large Fee Code	Entity Fee (\$)	Small Fee Code	Entity Fee (\$)	Fee Description	Fee Paid	
Deposit	105	130	205	65	Surcharge - late filing fee or oath		
Account Gray Cary Ware & Freidenrich LLP Name		50	227	25	Surcharge - late provisional filing fee or cover sheet		
Charge Any additional Fee Required Under 37 CFR 1.16 and 1.17	139	130	139	130	Non-English specification		
Alicent eleime amall antity status		2,520	147	2,520	For filing a request for ex parte reexamination		
Applicant claims small entity status See 37 CFR 1 27		920*	112	920*	Requesting publication of SIR prior to Examiner action		
2. A Payment Enclosed: 2 Money Other Other	113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action		
	115	110	215	55	Extension for reply within first month		
FEE CALCULATION 1. BASIC FILING FEE	116	390	216	195	Extension for reply within second month		
	117	890	217	445	Extension for reply within third month		
Fee Fee Fee Fee Description	118	1,390	218	695	Extension for reply within fourth month		
Code (\$) Code (\$) Fee Paid	128	1,890	228	945	Extension for reply within fifth month		
101 710 201 355 Utility filing fee \$355.00	119	310	219	155	Notice of Appeal		
106 320 206 160 Design filing fee	120	310	220	155	Filing a brief in support of an appeal		
108 710 208 355 Reissue filing fee	121	270	221	135	Request for oral hearing		
114 150 214 75 Provisional filing fee	138	1,510	138	1,510	Petition to institute a public use proceeding		
SUBTOTAL (1) (\$)355.00	140	11	0240	55	Petition to revive - unavoidable		
2. EXTRA CLAIM FEES		1,240	241	620	Petition to revive - unavoidable		
Fee from Extra Claims below Fee Paid	142	1,240	242	620	Utility issue fee (or reissue)		
Total Claims 35 -20** = 15 X \$9.00 = \$135.00	143	440	243	220	Design issue fee		
Independent 10 -3** = 7 X \$40.00 = \$280.00	144	600	244	300	Plant issue fee		
Claims	122	130	122	130	Petitions to the Commissioner		
Multiple Dependent X =0	123	50	123	50	Petitions related to provisional applications		
Large Entity Small Entity	126	240	126	240	Submission of Information Disclosure Stms		
Fee Fee Fee Fee Description Code (\$) Code (\$)	581	40	581	40	Recording each patent assignment per property (times number of properties)	\$40.00	
103 18 203 9 Claims in excess of 20	146	710	246	355	Filing a submission after final rejection (37 CFR § 1.129(a))		
102 80 202 40 Independent claims in excess of 3 104 270 204 135 Multiple dependent claim, if not paid	149	710	249	355	For each additional invention to be examined (37 CFR § 1.129(b))		
109 80 209 40 ** Reissue independent daims	179	710	279	355	Request for Continued Examination (RCE)		
over original patent *** Reissue daims in excess of 20	169	900	169	900	Request for expedited examination of a design application		
110 18 210 9 and over original patent	l l				oi a ucoigi i application		
SUBTOTAL (2) (\$)770.00	Otnei	Other fee (specify)					
* Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$)40.00						00	
Complete (if applicable)							

Registration No. (Attorney/Agent) (415) 835-2574 41.816 Telephone Name (Print/Type) March 9, 2001 Signature

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